

Information to identify the case:			
Debtor 1:	Jeffry Stephen Dobrow		Social Security number or ITIN: xxx-xx-3360
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Virginia		Date case filed in chapter: 13 4/2/20
Case number:	20-50308		Date case converted to chapter: 7 9/8/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jeffry Stephen Dobrow	
2. All other names used in the last 8 years		
3. Address	2056 Cutbank Lane Elkton, VA 22827	
4. Debtor's attorney Name and address	Marshall Moore Slayton Esq Slayton Law, PLC 913 East Jefferson Street Charlottesville, VA 22902	Contact phone 434-979-7900 Email: jerry@marshallslayton.com
5. Bankruptcy trustee Name and address	Andrew S Goldstein(68) PO Box 404 Roanoke, VA 24003-0404	Contact phone 540-343-9800 Email: agoldstein@mglspc.com

For more information, see page 2 >

Debtor **Jeffrey Stephen Dobrow**

Case number **20-50308**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Harrisonburg Division 116 N Main St, Room 223 Harrisonburg, VA 22802	Hours open: 8:00 a.m. – 4:30 p.m. Contact phone 540-434-8327 Date: 9/8/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 25, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: See attached list for meeting participation details.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/27/21 You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Bridge Line	Chapter	Trustee	Instructions	Meeting Contact	Meeting Code
	13	Beskin	Zoom	Zoom ID: 852 568 9053	Password: 341meeting
	13	Micale	Zoom	Zoom ID: 603 226 2142	Password: 341meeting
3	7	Callahan	By Telephone	877-934-5491	9319497#
4	7	Farthing	By Telephone	877-953-6090	8983497#
5	7	Goldstein	By Telephone	877-492-0156	7313672#
6	7	Higgs	By Telephone	877-960-3871	4647388#
7	7	Hutman	By Telephone	866-527-4091	8515643#
9	7	Scott	By Telephone	877-491-5685	9012607#
10	7	Stevens	By Telephone	877-953-5197	7811951#
11	7	Vogel	By Telephone	877-953-5927	9995849#
1		UST Roanoke Office	By Telephone	877-451-9313	9499523#

Zoom Instructions:

Five minutes before the scheduled time, go to: **zoom.us/join** and enter the Zoom ID and password listed next to the presiding trustee. Mute your mic until your case is called. Participants not able to log in may call **1-301-715-8592** and enter the Zoom ID and password listed next to the presiding trustee. Place your phone on mute until your case is called.

Telephonic Instructions:

Five minutes before the scheduled time, dial the call-in number and enter the passcode listed next to the presiding trustee. Place your phone on mute until your case is called.

United States Bankruptcy Court
Western District of Virginia

In re:
Jeffrey Stephen Dobrow
Debtor

Case No. 20-50308-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-5
Date Rcvd: Sep 08, 2021

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey Stephen Dobrow, 2056 Cutbank Lane, Elkton, VA 22827-3832
aty	+ Dorothy Carol Sasser, Samuel I, White PC, 596 Lynnhaven Parkway, Ste 200, Virginia Beach, VA 23452-7371
aty	+ Jerry E. Fennell, Jr., Slayton Law, PLC, 913 East Jefferson Street, Charlottesville, VA 22902-5355
aty	+ Johnie Rush Muncy, Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530
aty	+ Nisha Ryan Patel, Dunlap Law, PLC, 211 Rocketts Way, Suite 100, Henrico, VA 23231-3069
tr	Andrew S Goldstein(68), PO Box 404, Roanoke, VA 24003-0404
tr	+ Herbert L Beskin(82), Chapter 13 Trusteeship, 123 East Main St., Ste. 310, Charlottesville, VA 22902-6800
cr	+ Bank of America, N.A., 1804 Staples Mill Road, Suite 200, RICHMOND, VA 23230-3530
4917873	+ BMC Property Management, 400 Locust Avenue #3, Charlottesville, VA 22902-4858
4897499	+ Bank of America, N.A., c/o Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530
4896137	+ C-Ville Business Park LLC, 224 14th Street NW, Charlottesville, VA 22903-2768
4905936	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
4896148	Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
4896149	+ Lee Dearing Home Improvements, 124 North Street, Elkton, VA 22827-1473
4896151	+ MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
4896150	+ Monarch Recovery Management, Inc., 3260 Tillman Drive, Ste 75, Bensalem, PA 19020-2059
4896154	+ Schrier, Tolin & Wagman, LLC, 1390 Piccard Drive, Ste 315, Rockville, MD 20850-6539
4896156	Smith Debnam, PO Box 176010, Raleigh, NC 27619-6010
4907889	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: BHWUTMAN.COM	Sep 09 2021 00:58:00	Hannah White Hutman, Hoover Penrod, PLC, 342 South Main Street, Harrisonburg, VA 22801-3628
aty	Email/Text: jerry@marshallslayton.com	Sep 08 2021 20:48:00	Marshall Moore Slayton, Esq, Slayton Law, PLC, 913 East Jefferson Street, Charlottesville, VA 22902
ust	+ Email/Text: ustpreion04.rn.ecf@usdoj.gov	Sep 08 2021 20:48:00	USTrustee, Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4910220	Email/PDF: resurgentbknofications@resurgent.com	Sep 08 2021 21:01:56	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4896136	+ EDI: BANKAMER.COM	Sep 09 2021 00:48:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
4896141	EDI: CITICORP.COM	Sep 09 2021 00:48:00	Citibank SD, NA, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195
4896138	+ Email/Text: bankruptcy@cavps.com	Sep 08 2021 20:48:00	Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
4911368	+ Email/Text: bankruptcy@cavps.com	Sep 08 2021 20:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

District/off: 0423-5

User: admin

Page 2 of 3

Date Rcvd: Sep 08, 2021

Form ID: 309A

Total Noticed: 47

4896140	+ EDI: CITICORP.COM	Sep 09 2021 00:48:00	Citibank, Attn: Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
4917874	+ EDI: CITICORP.COM	Sep 09 2021 00:48:00	Citibank (South Dakota), N.A., Attn: Michael Corbat, CEO, 5800 S. Corporate Place, Sioux Falls, SD 57108-5027
4915175	EDI: CITICORP.COM	Sep 09 2021 00:48:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
4896142	+ EDI: CITICORP.COM	Sep 09 2021 00:48:00	Citibank/Best Buy, Attn: Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
4896143	+ EDI: WFNNB.COM	Sep 09 2021 00:48:00	Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
4899337	+ EDI: DISCOVER.COM	Sep 09 2021 00:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4896144	+ EDI: DISCOVER.COM	Sep 09 2021 00:48:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
4896145	+ Email/Text: bankruptcy@affglo.com	Sep 08 2021 20:48:00	Global Credit & Collection Corp, 5440 N Cumberland Ave, Ste 300, Chicago, IL 60656-1486
4896146	EDI: IRS.COM	Sep 09 2021 00:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
4896147	+ Email/Text: betty@jwalston.com	Sep 08 2021 20:48:00	J. L. Walston & Associates, Attn: Bankruptcy, 326 S. Main Street, Emporium, VA 23847-2028
4896139	EDI: JPMORGANCHASE	Sep 09 2021 00:48:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
4896152	Email/Text: NCI_bankonotify@ncirm.com	Sep 08 2021 20:48:00	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
4896153	EDI: PRA.COM	Sep 09 2021 00:48:00	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
4906419	EDI: PRA.COM	Sep 09 2021 00:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4896155	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com	Sep 08 2021 20:48:00	Sentara Collections, 535 Independence Pkwy, Ste 700, Chesapeake, VA 23320-5192
4896157	+ EDI: RMSC.COM	Sep 09 2021 00:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
4896158	+ EDI: RMSC.COM	Sep 09 2021 00:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
4896159	EDI: TFSR.COM	Sep 09 2021 00:48:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52409
4896161	Email/Text: bkr@taxva.com	Sep 08 2021 20:48:00	Virginia Department of Taxation, Office of Compliance, PO Box 1880, Richmond, VA 23218-1880
4896160	+ Email/Text: bkr@taxva.com	Sep 08 2021 20:48:00	Virginia Department of Taxation, Taxing Authority Consulting Svcs PC, PO Box 2156, Richmond, VA 23218-2156

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
4907890	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

District/off: 0423-5

User: admin

Page 3 of 3

Date Rcvd: Sep 08, 2021

Form ID: 309A

Total Noticed: 47

4907891

*+

Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2021 at the address(es) listed below:

Name	Email Address
Andrew S Goldstein(68)	agoldstein@mglspc.com va34@ecfbis.com
Dorothy Carol Sasser	on behalf of Creditor BANK OF AMERICA N.A. dsasser@siwpc.com, ewhite@siwpc.com;jmuncy@siwpc.com;bkreferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com
Herbert L Beskin(82)	hbeskin@cvillech13.net bss@cvillech13.net
Jerry E. Fennell, Jr.	on behalf of Debtor Jeffrey Stephen Dobrow jerry@marshallslyton.com fennelljr44646@notify.bestcase.com;jennifer@marshallslyton.com;jen@marshallslyton.com;carlos@marshallslyton.com;mars hall@marshallslyton.com;jessica@marshallslyton.com;jen@marshallslyton.com
Johnie Rush Muncy	on behalf of Creditor BANK OF AMERICA N.A. jmuncy@siwpc.com, dsasser@siwpc.com;ewhite@siwpc.com;bkreferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com
Marshall Moore Slayton, Esq	on behalf of Debtor Jeffrey Stephen Dobrow jerry@marshallslyton.com bbrs.bestcase@gmail.com;jessica@marshallslyton.com;r44646@notify.bestcase.com;jennifer@marshallslyton.com;jen@marsh allslyton.com;stephania@marshallslyton.com;carlos@marshallslyton.com;ms@marshallslyton.com
USTrustee	USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 7